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Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Application No: 10/611,482 Examiner: Apple, Kirsten S.
Applicant(s): Pretell, Eduardo et al. Group Art Unit: 3624
Filing Date: July 1, 2003
Entitled: METHOD AND SYSETM FOR DETERMINING OPTIMAL LOAN
OPTIONS
Attorney Docket No. 62.726U

Sir:

Transmitted herewith is a Reply to the Office Action mailed February 20, 2008.

The following checked items are applicable:

☐ _____ sheets of formal drawings, FIGS. _____ .

☐ A Terminal Disclaimer to Obviate a Double Patenting Rejection Over a Prior Patent is herewith enclosed, as well as the small-entity terminal disclaimer fee of \$65.00.

☒ A Petition for Extension of Time and the small-entity extension fee of \$60.00 for filing a response within the first month is herewith enclosed.

☐ Copy of Notice of Change of Correspondence Address is enclosed.

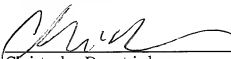
CLAIMS AFTER AMENDMENT:	MINUS PRIOR PAID CLAIMS:	EQUALS PRESENT EXTRA CLAIMS:	RATE:	ADDITIONAL FEE:
Independent: 3	3	0	x \$ 210.00 =	\$ 0
Total: 53	53	0	x \$ 50.00 =	\$ 0
Multiple Dependent Claims (1st presentation)			+ \$ 370.00=	\$ 0
SUBTOTAL ADDITIONAL FEE				\$ 0
Small Entity filing, divide by 2.				\$ 0
TOTAL ADDITIONAL FEE				\$ 0

☐ The fee has been calculated above; enclosed is a check in the amount of \$

☐ A self-addressed, stamped postcard for verification and receipt is enclosed.

☒ The Commissioner is hereby authorized to credit overpayments or charge payment of any additional fees associated with this communication to Deposit Account No 503632.

Date: June 16, 2008



Christopher Demetriades
Registration No: 54,062
Customer No.: 44338